



Order Filed on April 3, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Marie-Ann Greenberg, Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840  
Chapter 13 Standing Trustee**

IN RE:  
RICARDO MOREL

**Case No.: 18-34247**

**Hearing Date: 03/28/2019**

**Judge: JOHN K. SHERWOOD**

**ORDER DENYING CONFIRMATION**

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

**DATED: April 3, 2019**

A handwritten signature in cursive script, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

Debtor(s): RICARDO MOREL

Case No.: 18-34247JKS

Caption of Order: Order Denying Confirmation

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THIS MATTER having been scheduled before the Court on 03/28/2019 for a Hearing on Confirmation, and good and sufficient cause having been shown, it is hereby:

ORDERED, that the Confirmation Hearing scheduled on 3/28/2019 of the plan filed on 12/15/2019, is denied; and it is further

ORDERED, that the Debtor must file a modified plan by 04/11/2019 or the case will be dismissed; and it is further

ORDERED, that if the Debtor fails to comply with the above the Standing Trustee shall submit an Order Dismissing the Case without further hearings.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ricardo Morel  
Debtor

Case No. 18-34247-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2019.

db +Ricardo Morel, 36-38 Arlington Avenue, Newark, NJ 07104-4648

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 06, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2019 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Yakov Rudikh on behalf of Debtor Ricardo Morel yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com  
TOTAL: 4